

EXHIBIT A

Lee Falla

From: Amanda Perry <amanda.perry@vitaluae.com>
Sent: 07 December 2017 06:38
To: Lee Falla
Cc: Leigh Digard; Karen J Cleal; Lisa Ogier; Luda; Ram
Subject: Re: Cezanne - follow up documents
Attachments: 20171206131340.pdf; 20171206131319.pdf; Licence_SBFPMISA.pdf; 20171206131405.pdf; 20171206131421.pdf

Dear Lee,

Hope this email finds you well.

Please see the below answer and attached documents as per requirement.

Kindly note that as per the bank regulations transfer is required to be made asap - **Bank account will automatically close if no transfer/transaction is made 2 weeks from the time it was opened.**

Fujairah Media Freezone

The new Cezanne is registered in this jurisdiction. It is not somewhere we have used before. Would you be able to clarify the following:

- Why have you specifically recommended a Fujairah Media Freezone Company and have you received any advice as to its suitability as a jurisdiction for investment into India? - **We have been using this jurisdiction for nearly 10 years and it was chosen because of speed in incorporation which was the priority given to us by Leigh. Legal advice was sort and it was confirmed that it was a suitable vehicle to be used for investment into India.**
- Is the use of these companies established practice in your part of the world and do you have prior experience in operating these companies? - **Yes + Yes very much so, they are a similar entity to Offshore companies and very widely used in this region for foreign ownership. They can be used as asset holding as well as trading activities, limited liability and can be owned 100% by a foreign national.**
- Can you provide any additional comfort with respect to the stability and rule of law in this Freezone – i.e. can the trustees be sure that their asset is secure there? - **Yes, we ourselves have an 8 year old company there which is in turn owned by a BVI Company. I suggest when the formalities of investment are complete, we transfer the ownership of this compnay under the umbrella of the Cezanne Limited JAFZA Company**
- I note that Article 11 of the company's articles states that the company only exists for a year but that this will automatically renew unless terminated by a legal reason – can you advise what such legal reasons might exist? **Forced closure by court for illegal activity. Upon payment of license annual fee, a new trade license is issued however company continues even if payment is not made. The company must be formally closed as it will not automatically be struck off for non-payment.**

Banking

We note that the banking arrangements for the company have been set up in the Comoros. Again this is unfamiliar territory for us and we are a little anxious at using it, especially given the unusual manner of funding. Would you be able to clarify the following:

- Why has the Comoros been selected as it would not seem to be an established international banking centre and do you have experience working with it? **It was chosen as it was the most flexible time wise, for opening bank accounts. We have experience working with it and had no negative experiences. All payments were received in time and in full. The level of service is very professional and personal.**
- Similarly why has this specific banking organisation (Societe Bancaire et Fiduciaire Privee) been selected and again do you have experience working with it? **Yes, worked with them for a while. Due to the urgent need we have selected them because they are the fastest bank to open an a/c. We have multiple relationships with banks in the region but at present, DIFC located banks are more reliable.**
- Is it actually a bank or is it some sort of transfer agency? **Societe Bancaire et Fiduciaire Privee bears banking license granted by Mwali International Services Authority (B20210001). According to banking act 2013 MISA (Mwali International Services Authority) is responsible for financial services and licensing in Moheli. The island is autonomous and has its own internal legislation on the control and management of the sector. Due to the aforementioned, please note that SBFP is not regulated by Central Bank of Comoros**
- Is it licensed and regulated in any way as I couldn't seem to identify it through the Comoros Central Bank as being an authorised banking organisation? If it isn't can you provide any sort of comfort as to the security and reliability of transferring this significant amount through it? **Attached the The Autonomous Island of Moheli, Union of Comoros -International Banking License**
- If it is a bank, can you confirm that Cezanne does have a specific non-pooled account with it and that you have direct control over this account? **Each client of SBFP has non-pooled account, the details of which are provided with the personal cabinet data right after the account is opened. Client can login in the i-banking system and excutes external/internal payments from his/her personal account.**
- It has been suggested that it is necessary to split the payment to Cezanne's bank account by routing it through two accounts in the name of Societe General in Dubai with Mashreq Bank and in the name of International Financial Services in Minsk, Belarus with Belinvestbank. Presumably in each case this is through a pooled account that is operated for SBF? **The incoming payments are initiated with the help of payment instructions provided by the Account manager of a client. The bank operates through the network of bank-paerters. After the funds reach the correspondent accounts of the bank the transferred amount is credited to the personal SBFP account of a client.**
- Could you clarify the reason for having to split the payment into 2 and also confirm whether you have experience in operating such an arrangement for payments and if so whether you have experienced any difficulties in the past? **In reference to the split payment, please be informed that the suggestion is derived from the matter of comfort. In case of the split, less commission is changed as well as less attention is paid by the correspondent banks.**
- Do you understand why one payment would be routed through Belarus as this would seem a very unusual and not particularly reputable jurisdiction for international banking? **Kindly note that both Societe Generale and International Financial Services are the intermediaries of the bank. The compliance department selected both partners according to the incoming transfer features. In case Client is not consent with the bank-partner provide, the bank may re-assign it.**

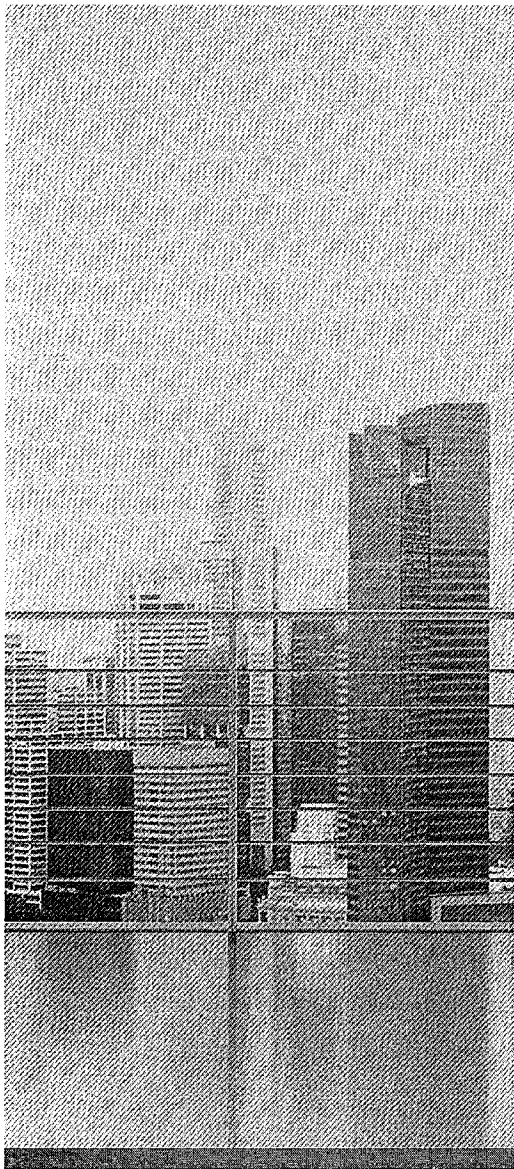
Should you have further clarification please let us know.

EXHIBIT B



SOCIÉTÉ BANCAIRE ET FIDUCIAIRE PRIVÉE

Presentation of Société Bancaire et Fiduciaire Privée 2016



SOCIÉTÉ BANCAIRE ET FIDUCIAIRE PRIVÉE

- Advantages of International Offshore Bank Accounts
- About Société Bancaire et Fiduciaire Privée Bank
- SBFP Products and Prices
- Types of Accounts
- Debit Card Types
- Letter of Credit and Bank Guarantee
- Investment Solution
- Comoros Jurisdiction



Société Bancaire et Fiduciaire Privée

- **Act Secure and Anonymously**

Operating from a restriction-free jurisdiction you can remain untrackable by local and international authorities

- **Tax Planning**

Tax neutral environment will allow you to relocate your assets and investments safely

- **Security and Convenience**

Online International transactions worldwide for businesses and persons as well as immediate access to your cash via debit cards

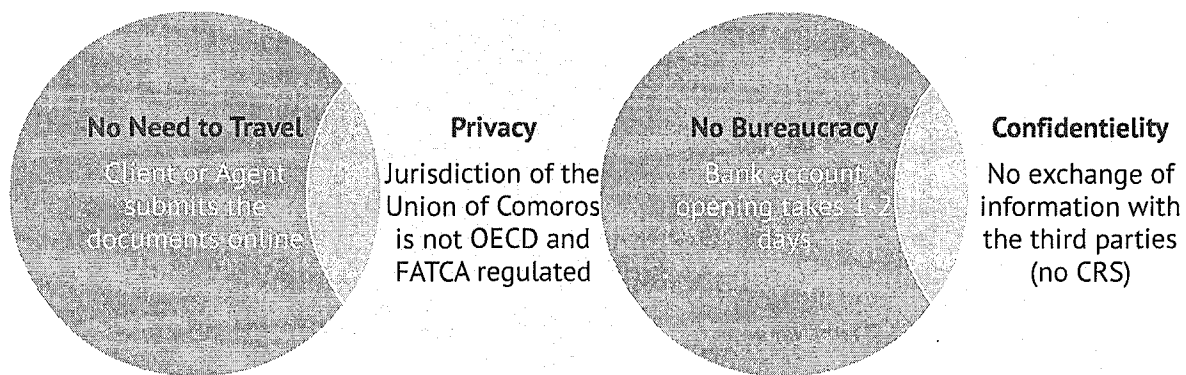
- **Investing**

An offshore bank will provide you with a wide choice of investment products that are not usually available either in your home country or in your current location

SBFP - Right Choice Going Offshore

SBFP - The Place Where your Requirements Meet our Solutions

What do you receive opening a bank account with SBFP?



WHO WE ARE

Société Bancaire et Fiduciaire Privée Bank (SBFP) is a financial institution, registered and licensed by Mwali International Services Authority (B20210001).

It was founded by the previous holders of a dissolved Swiss bank Wegelin & Co. which was providing offshore services 1741-2013. The Jurisdiction of the Union of Comoros allows to provide the bank secrecy as previously in Switzerland.

SBFP is a prototype of Swiss Private Bankers Association (SPBA) managed by experienced Swiss banking professionals.

Former Swiss bankers, followers of Konrad Hummler, Ivan Glasenberg and Hans Thomann obtained the licence of the Union of Comoros in 2016 in order to form Société Bancaire et Fiduciaire Privée Bank.

A/C TYPES

STANDARD:

Account with Beneficiary name of SBFP bank and common IBAN. Guarantees complete security of Customer information as the correspondent bank will be provided only with information about SBFP bank.

SMART:

Account with individual IBAN and beneficiary name of SBFP bank. This bank account type guarantees complete security of Customer information and allows receiving incoming transfers faster as it saves time of allocation of funds on sub-accounts.

PREMIUM:

Account with individual IBAN and beneficiary name of the correspondent bank and the Customer name. The client has it's own account manager.

Bank account opening fee is ONLY PAID when the Bank approves the account to be opened.

DEBIT CARDS

- Corporate and Personal Debit Cards
- No Name Cards
- Access your Funds in any Currency Worldwide
- Card is Safely Sent to your Home or Office Worldwide

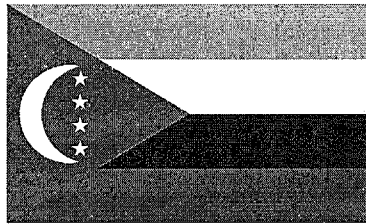
Other Products and Services

- Security account/Savings account
- Competitive Deposit Rates
- Merchant account
- Letter of Credit/ Bank Guarantee
- Investment Management

INDIVIDUAL & CORPORATE ACCOUNT FEES

Account Opening	€ 600/1000	€ 800/1500	€ 1000/2000
Account Maintenance (Month)	€ 20	€ 15	€ 15
Incoming Transfers	€ 25	€ 25	€ 25
Internal Transfers	€ 5	Free	Free
External Transfer/Express	0,5% (min 40€)/0.5% (min 200€)	0,5% (min 40€)/0.5% (min 200€)	0,5% (min 40€)/0.5% (min 200€)

Master Card (3 years)	€ 450	€ 450	€ 350
Union Pay Noname Card (1 year)	€ 550	€ 550	€ 550



The Comoros Islands are situated in the north end of Mozambique and its archipelago consists of four distinct islands namely, Ngazidja, Mwali, Nzwani and Mahore.

Comoros is positioning itself to be an attractive jurisdiction for those seeking to incorporate banks, trust and mutual fund companies, captive insurance companies etc. Licenses are available for all types of insurance, fiduciary, financial and trust services, investment management, funds administration. Licensing is negotiated on a case-by-case basis directly with the relevant government offices. According to the International banking ACT 2016, it's MWALI INTERNATIONAL SERVICES AUTHORITY who issues the banking licenses to non-resident financial institutions.

For Reference:
www.mwaliregistrar.com/list-of-entities



Contact Us

ADDRESS

Registered Office:

Rue Bandar Es Salam 10, Fomboni, Comoros

PHONE

+372 54982415

E-MAIL

laura.meier@sbfprivee.com

EXHIBIT C



Amanda Perry <amanda.perry@vitaluae.com>

SBFP BANK ACCOUNT for Cezanne Limited FZE UPD

1 message

Daria Chekhova <daria.chekhova@sbfpriivee.com>

Thu, Nov 23, 2017 at 7:18 PM

To: amanda.perry@vitaluae.com

Cc: luda@vitaluae.com

Dear Client,

We are happy to have you on board with Société Bancaire et Fiduciaire Privée!

Now you have your transfer instructions for the account

Cezanne Limited FZE 89-42-002 Current Corporate Standard Account VA EUR

Kindly be informed that your first transfer must be made in two following weeks after the account is opened.

The bank account opening fee is deducted automatically from your account when the first transfer is made.

Please consult with your account manager in case the amount of transfer exceeds 500 000 EUR since the correspondent bank might be changed.

Please, provide me with the copy of each payment made to

daria.chekhova@sbfpriivee.com

info@sbfpriivee.com

Kind regards,

—

Daria Chekhova

Client Relationship Manager



Société Bancaire et Fiduciaire Privée

Tel: +372 5773 5791

Email: daria.chekhova@sbfpriivee.com

Skype: info@sbfpriivee.com

Web: <https://sbfpriivee.com>



WIRE INSTRUCTIONS FOR SBFP. CURRENCY-EUR_Mashreq_SG_Cezanne Limited FZE.docx

59K

EXHIBIT D

Renoir Investments Limited

Administration Address:

P O Box 139, 9-12 The Grange, St Peter Port, Guernsey, GY1 3JL
Tel: (44) 1481 754700 Fax: (44) 1481 728600

BY EMAIL ONLY

Christophe Lalandre
Bank Lombard Odier & Co Ltd
The Fairmont
25th Floor
Sheikh Zayed Road
PO Box 212240
Dubai, UAE

Ref: kk/g-kv-loi
Date: 7th December 2017

5 SERIES	
INPUT	INITIAL/DATE KSL
POSTED	INITIAL/DATE 15/12

Dear Christophe

RENOIR INVESTMENTS LIMITED – ACCOUNT NO: 523998

We should be grateful if you could please arrange the following transfer:

Amount: USD 650,000.00 (Six hundred and fifty thousand US Dollars)

Receiving Bank: Noor Islamic Bank, Dubai UAE

Swift Code: NISLAEAD

Receiving Bank Correspondent Details:

Bank Name: Citibank, New York

SWIFT Code: CITIUS33

Beneficiary Name: CREDIT FONCIER, Dubai, UAE

Account Number: AE87 0520 0024 10799420 026

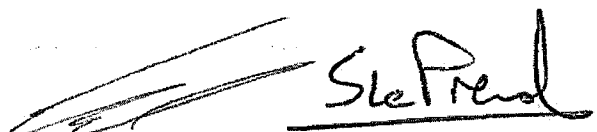
Payment Details: Cezanne 10-3-312-0-0000003

Thank you for your assistance in this matter.

Yours sincerely
For and on behalf of
Renoir Investments Limited



Plutus Limited
Corporate Director



Opus Management Limited
Corporate Director

Renoir Investments Limited

Administration Address:
P O Box 139, 9-12 The Grange, St Peter Port, Guernsey, GY1 3JL
Tel: (44) 1481 754700 Fax: (44) 1481 728600

BY EMAIL ONLY

Christophe Lalandre
Bank Lombard Odier & Co Ltd
The Fairmont
25th Floor
Sheikh Zayed Road
PO Box 212240
Dubai, UAE

5 SERIES	
INPUT	INITIAL/DATE LSP
POSTED	INITIAL/DATE 15.2

Ref: kk/g-kv-loi
Date: 7th December 2017

Dear Christophe

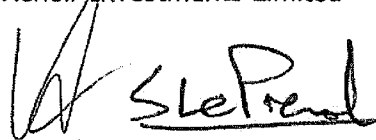
RENOIR INVESTMENTS LIMITED – ACCOUNT NO: 523998

We should be grateful if you could please arrange the following transfer:

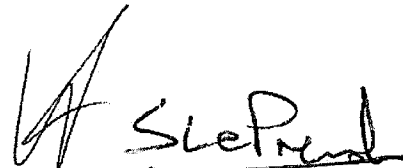
Amount: USD 650,000.00 (Six hundred and fifty thousand US Dollars)
Receiving Bank: Mashreq Bank, Dubai UAE
Swift Code: BOMLAHAD
Receiving Bank Correspondent Details:
Bank Name: Deutsche Bank Trust Co America
SWIFT Code: BKTRUS33
Beneficiary Name: Credit Foncier, Dubai UAE
Account Number: AE22 0330 0000 1910 0150 352
Payment Details: Cezanne 10-3-312-0-0000003

Thank you for your assistance in this matter.

Yours sincerely
For and on behalf of
Renoir Investments Limited



Plutus Limited
Corporate Director



Opus Management Limited
Corporate Director

EXHIBIT E



Société Bancaire et Fiduciaire Privée

WIRE INSTRUCTIONS FOR SBFP. CURRENCY - USD

Receiving Bank Details:	
Receiving bank name:	NOOR ISLAMIC BANK
Receiving bank SWIFT CODE:	NISLAEAD
Receiving bank address:	Dubai, UAE
Receiving Bank's Correspondent Bank Details:	
Bank name	Citibank New York
SWIFT code	CITIUS33
Beneficiary Details:	
Beneficiary name:	CREDIT FONCIER
Beneficiary address:	Dubai, UAE
Beneficiary Account Number:	AE870520002410799420026
Reference details (Mandatory):	
Payment details/other information:	Cezanne 10-3-312-0-0000003 (Your account number)



Société Bancaire et Fiduciaire Privée

WIRE INSTRUCTIONS FOR SBFP. CURRENCY - USD

Receiving Bank Details:	
Receiving bank name:	MASHREQ BANK
Receiving bank SWIFT CODE:	BOMLAHAD
Receiving bank address:	Dubai, UAE
Receiving Bank's Correspondent Bank Details:	
Bank name	DEUTSCHE BANK TRUST CO AMERICA
SWIFT code	BKTRUS33
Beneficiary Details:	
Beneficiary name:	CREDIT FONCIER
Beneficiary address:	Dubai, UAE
Beneficiary Account Number:	AE220330000019100150352
Reference details (Mandatory):	
Payment details/other Information:	Cezanne 10-3-312-0-0000003 (Your account number)

EXHIBIT F

Leigh Digard

From: Abraham Ong <abraham@vitaluae.com>
Sent: 17 December 2017 07:04
To: Shane Le Prevost
Cc: Lee Falla; Leigh Digard; amanda.perry@vitaluae.com; Patricia Pluvinage; Luda Sheremet
Subject: Re: URGENT Re: Cezanne - follow up documents

Dear Shane,

We confirmed receipt of the first payment of \$650,000, please take note that bank deducted their charges which is \$4,029.50. Therefore the balance available in Cezanne bank account is \$645,970.50.

Please find attached notification, as per the bank - transfer has been treated null and void as initiated by Remitter. Please confirm to us that this is the current situation? or please contact your bank if you did not initiate the funds return request.

We kindly remind you of my email regarding Vital invoice, we are still waiting for you advise.

```

----- Instance Type and Transmission -----
Notification (Transmission) of Original sent to SWIFT (AIR)
Network Delivery Status      : Network Ack
Priority/Delivery             : Normal
Message Input Reference      : 1443 171214BOMLAEK86XXXKZ334541296
----- Message Header -----
Swift Input      : FIN 139 Free Format Message
Sender          : BOMLAEK86XXX
                MACHSEBANK SEC.
                DUBAI
                DUBAI
                UNITED ARAB EMIRATES AE
Receiver        : CITIUS33XXX
                CITIBANK N.A.
                NEW YORK, NY 10043
                NEW YORK, NY
                UNITED STATES OF AMERICA US
----- Message Text -----
20: Transaction Reference Number
    IN364624
21: Related Reference
    CITI31212-006518
22: Narrative
    ATTENTION INVESTIGATIONS:
    IN RELATION TO YB NT129 SENT UNDER REF CITI31212-0
    04316 RELATED TO THE PAYMENT REF 00073432405801. A.
    INFLY BE ADVISED THAT WE HAVE TREATED YR NULL AND
    VOID AS PER YR REQUEST. TRUST THIS WILL ASSURE YOU.
    REGARDS,
    PAYMENT INVESTIGATIONS.
----- Message Trailer -----
(CHK:FB3500950491)

```


EXHIBIT G

Renoir Investments Limited

Administration Address:

P O Box 139, 9-12 The Grange, St Peter Port, Guernsey, GY1 3JL
Tel: (44) 1481 754700 Fax: (44) 1481 728600

BY EMAIL ONLY

Christophe Lalandre
Bank Lombard Odier & Co Ltd
The Fairmont
25th Floor
Sheikh Zayed Road
PO Box 212240
Dubai, UAE

Ref: SLP/g-kv-loi
Date: 18th December 2017

Dear Christophe

5 SERIES	
INPUT	INITIAL/DATE LSP
POSTED	INITIAL/DATE 15-02

RENOIR INVESTMENTS LIMITED – ACCOUNT NO: 523998

We should be grateful if you could please arrange the following transfer:

Amount: USD 660,000.00 (Six hundred and sixty thousand US Dollars)

Receiving Bank: Noor Islamic Bank, Dubai UAE

Swift Code: NISLAEAD

Receiving Bank Correspondent Details:

Bank Name: Citibank, New York

SWIFT Code: CITIUS33

Beneficiary Name: CREDIT FONCIER, Dubai, UAE

Account Number: AE87 0520 0024 10799420 026

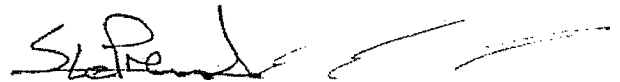
Payment Details: Cezanne 10-3-312-0-0000003

Thank you for your assistance in this matter.

Yours sincerely
For and on behalf of
Renoir Investments Limited



Plutus Limited
Corporate Director



Opus Management Limited
Corporate Director



Société Bancaire et Fiduciaire Privée

WIRE INSTRUCTIONS FOR SBFP. CURRENCY - USD

Receiving Bank Details:

Receiving bank name: NOOR ISLAMIC BANK

Receiving bank SWIFT CODE: NISLAEAD

Receiving bank address: Dubai, UAE

Receiving Bank's Correspondent Bank Details:

Bank name: Citibank New York

SWIFT code: CITIUS33

Beneficiary Details:

Beneficiary name: CREDIT FONCIER

Beneficiary address: Dubai, UAE

Beneficiary Account Number: AE870520002410799420026

Reference details (Mandatory):

Payment details/other information: Cezanne 10-3-312-0-0000003
(Your account number)

EXHIBIT H

Lee Falla

From: Amanda Perry <amanda.perry@vitaluae.com>
Sent: 20 December 2017 06:39
To: Leigh Digard; Lee Falla; Shane Le Prevost
Cc: Patricia Pluvinage; Luda Sheremet; Abraham Ong
Subject: Remittance / Balance Cezanne Limited

Dear Leigh,

Hope all is well with you.

I would like to confirm that the second payment of \$660,000 have landed to Cezanne Account.

At the moment Cezanne Limited account has an available balance of \$1.305.941. We've initiated the payment request to India, and we're just waiting for the RM-SBFP's confirmation to process the payment which is today.

I also like to touch base re the invoice sent by my team for Vital Corporate Solutions services, we would appreciate hearing from you/your team as we are now done with the business incorporation and bank account opening.

I look forward hearing from you.

--

Thank you.

Amanda K. Perry Dip (ITM); TEP

Managing Director

Vital Corporate Solutions

PO Box 936117

Office 1602, 16th Floor

H Hotel

1, Sheikh Zayed Rd

Dubai, United Arab Emirates

Tel +971 4 432 3539

Mob +971 58 970 8636

Mob +971 50 396 9712

EXHIBIT I



Patricia Pluinage <patricia@vitaluae.com>

ACCOUNT CLOSURE - Cezanne Limited

20 messages

kataryna.ryzovska@sbfprivee.com <kataryna.ryzovska@sbfprivee.com>

Thu, Apr 5, 2018 at 6:34 PM

To: Amanda Perry <amanda.perry@wearevitality.com>

Cc: Patricia Pluinage <patricia@vitaluae.com>, Laura <laura.meier@sbfprivee.com>, diana.romanova@sbfprivee.com, Daria Chekhova <daria.chekhova@sbfprivee.com>, Luda Sheremet <luda@vitaluae.com>, Ram <abraham@vitaluae.com>, info@sbfprivee.com

Dear Amanda Perry,

I inform you that the funds were credited back to the bank account Cezanne. It had been offered to issue a cheque in the amount of the outgoing transaction P-120023, however the details for the cheque issuance have not been received upon request.

Based on refusal to provide information reasonably requested by SBFP, refusal to cooperate with SBFP in investigation of violations and identification of the Client, the compliance department has resolved to close the account Cezanne.

Please provide the address where the cheque is to be send.

Kataryna Ryzovska
Client Relationship Manager
Société Bancaire et Fiduciaire Privée
<https://sbfprivee.com/>
+27(21) 813 6707
+372 5453 2654

Amanda Perry <amanda.perry@wearevitality.com>

Fri, Apr 6, 2018 at 8:54 AM

To: kataryna.ryzovska@sbfprivee.com

Cc: Patricia Pluinage <patricia@vitaluae.com>, Laura <laura.meier@sbfprivee.com>, diana.romanova@sbfprivee.com, Daria Chekhova <daria.chekhova@sbfprivee.com>, Luda Sheremet <luda@vitaluae.com>, Ram <abraham@vitaluae.com>, info@sbfprivee.com

Dear Kataryna

Please be advised that we have **not received your request for cheque details.**

The funds were only reccredited to our account two days ago and your email below is your first correspondence to us on the matter.

We have been more than forthcoming for your requests for every piece of information in a timely manner, **we have never refused to provide you with information**, in fact the quite the opposite, you have refused to respond to our requests for further information so your claim is refuted.

We are checking with our lawyers and bankers about the return of funds as it is very unlikely that a foreign issued cheque can be deposited into our Dubai bank account. We would prefer a bankers draft or wire transfer. **Therefore please await our further instructions.**

Regards

Amanda Perry
Chief Executive Officer

M: +971 58 970 8636
W: +971 4 886 6699

amanda.perry@wearevitality.com

EXHIBIT J

Amanda Perry <amanda.perry@wearevitality.com>

Fri, Apr 6, 8:54 AM



to kataryna.ryzovska, me, Laura, diana.romanova, Daria, Luda, Ram, Info ▾

Dear Kataryna

Please be advised that we have not received your request for cheque details.

The funds were only reccredited to our account two days ago and your email below is your first correspondence to us on the matter.

We have been more than forthcoming for your requests for every piece of information in a timely manner, we have never refused to provide you with information, in fact the quite the opposite, you have refused to respond to our requests for further information so your claim is refuted.

We are checking with our lawyers and bankers about the return of funds as it is very unlikely that a foreign issued cheque can be deposited into our Dubai bank account. We would prefer a bankers draft or wire transfer. Therefore please await our further instructions.

Regards

Amanda Perry
Chief Executive Officer

M: +971 58 970 8636

W: +971 4 886 6699

kataryna.ryzovska@sbfrivee.com

Apr 16, 2018, 8:24 PM

to Laura, diana.romanova, Daria, Luda, Ram, Info, dept.compliance, Amanda, me ▾

Dear Amanda,

The cheque is to be issued in the name of the company the corporate bank account was opened for.

Please provide the address where the cheque is to be send, otherwise the cheque will be sent to the registered address of the company.

Sincerely,

EXHIBIT K

CREDIT FONCIER

0000002326

CREDIT FONCIER

Remitter Credit Foncier Comoros

Date 20.04.2018

Pay to The Order Of Cezanne Limited FZE

AMOUNT OF CHECK

USD 1,305,017.08
CURRENCY

One million three hundred five thousand seventeen dollars and eight cents

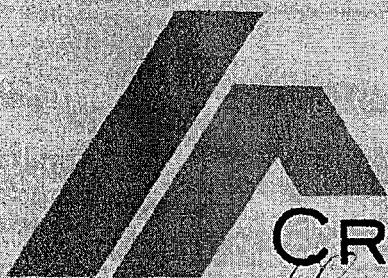
TWO SIGNATURES REQUIRED

AUTHORIZED SIGNATURE

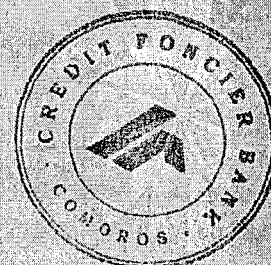
AUTHORIZED SIGNATURE

CHEQUE BANCARIO CHÈQUE BANCAIRE ASSEGNO CIRCOLARE BANKSCHECK БАНКОВСКИЙ ЧЕК 銀行開出の支票

CHEQUE BANCARIO CHÈQUE BANCAIRE ASSEGNO CIRCOLARE BANKSCHECK БАНКОВСКИЙ ЧЕК 銀行開出の支票



CREDIT FONCIER



Credit Foncier

J.Savickio g. 4, Vilnius, 01108, Lithuania

info@creditfoncierkm.com http://www.creditfoncierkm.com

CHEQUE BANCARIO CHÈQUE BANCAIRE ASSEGNO CIRCOLARE BANKSCHECK БАНКОВСКИЙ ЧЕК 銀行開出の支票

EXHIBIT L



Amanda Perry <amanda.perry@vitaluae.com>

Fwd: ACCOUNT CLOSURE - Cezanne Limited

2 messages

Patricia Pluinage <patricia@vitaluae.com>

Wed, Aug 1, 2018 at 11:14 AM

To: Luda Sheremet <luda@vitaluae.com>, yvonne@vitaluae.com, Amanda Perry <amanda.perry@vitaluae.com>

Hi Team,

Please see the reply of SBFP from our email.

Good afternoon Sir,

unfortunately we need to notice that the only possible way to give your funds back is by cheque. Any transfers are not possible.

Best regards,
Compliance Department
SBFP Bank

Begin forwarded message:


From: dept.compliance@sbfpriivee.com
Subject: Re: ACCOUNT CLOSURE - Cezanne Limited
Date: July 30, 2018 at 12:35:18 PM GMT+4
To: Patricia Pluinage <patricia@vitaluae.com>

On 2018-07-22 13:21, Patricia Pluinage wrote:

Dear Kataryna,
I hope this email finds you well.
I've been informed by a number of local banks that we are not able to deposit the cheque that was issued by your bank in the name of Cezanne Limited FZE, in which causing big issue, that we still not have access to our funds.
We would need to cancel the manager's cheque and transfer funds to relevant local bank account once we have gained the account details. We require you to give us the timeline and procedure with regards to cancellation of cheque and transfer of funds to the relevant bank account.
We are giving you advance notice of what is required from your side. Please be ready to make this transfer on our urgent request.
We look forward to hearing from you shortly.
Kind Regards,
PATRICIA PLUINAGE
Director
VITAL CORPORATE SOLUTIONS FZ LLC
PO Box 128112
Tel: +971 503140785
E: patricia@vitaluae.com
Web: www.vitaluae.com [3]
A PERSONAL SOLUTION IS A VITAL PART OF OUR SERVICE.
DISCLAIMER:
The information transmitted is intended only for the person or entity to which it is addressed and may contain confidential and/or privileged material. Any review, retransmission, dissemination or other use of, or taking of any action in reliance upon, this information by persons or entities other than the intended recipient is prohibited. If you received this in error, please contact the sender and delete the material from any computer. Vital does not accept responsibility for the accuracy or completeness of this message

EXHIBIT M

Fwd: Société Bancaire et Fiduciaire Privée (SBFP) bank License and passport copies
 To: kchehab@gmail.com, Cc: Amanda K. Perry, Luda Sheremet, Ram

Details 

Dear Sir,

I have been asked by Amanda Perry, Director and signatory of Cezanne Limited FZE to email to you the Société Bancaire et Fiduciaire Privée (SBFP) bank License and Amanda's passport copies.

With regards to your conversation you had with Amanda Perry on the phone on Friday 3rd August 2018.

Some background information:

Cezanne Limited FZE opened an offshore bank account with SBFPPrivate Bank, we did all the due diligence prior to opening the bank account. SBFPPrivate Bank supplied us with their license and a company presentation regarding their company and it was all fine. We therefore went ahead and opened an offshore bank account with SBFPPrivate Bank. We transferred the money to the bank once the account was opened. After 2 or 3 weeks the beneficiary did not receive the money and we made connect with the bank straight away. SBFPPrivate bank told us that the money was on hold with the Central Bank, but we never received any proof that the money was with the Central Bank or the beneficiary's bank. We made several requests by email of proof, but we received nothing.

After several months, emails and follow ups we asked, "what is the update of what is happening?" "When can we expect a response from the legal department?" We got extremely nervous, because we were not getting any replies or information. We sent the funds over a month ago and have no idea where they are, so we consulted our Lawyers on the matter. We still weren't given anymore information other than "it with the Central Bank". Vital's Director, after having a conversation with Amanda Perry, decided to recall the money back to the original bank account in UAE and at this point SBFPPrivate stated that would release a cashier's cheque and courier to our office in Dubai. We were all very pleased because we thought that this bad experience was over, but to our surprise it was not!

Currently we have a cheque that been issued by SBFPPrivate Bank for 1,305,017.08 USD, but every bank that we have spoken to in the UAE and other offshore countries have refused to open the account, because they state that the cheque will not clear. One bank in UAE has already dealt with SBFPPrivate Bank and had a very bad experience. A cheque deposited with them didn't clear and it caused a big issue for their client. We are very concerned about this cheque and we have requested SBFPPrivate Bank to cancel the cheque and transfer the money direct into a normalities bank, but the correspondence from SBFPPrivate Bank Compliance Department states that they cannot transfer the money and we have to bank the cheque. If we can get the money transferred, we have a bank that will open our bank account straight away!

We would appreciate your help in this matter because it is now becoming urgent for our client's company to be able to get his funds transferred to UAE as a matter of urgency.

If you require anymore information, please do not hesitate to contact me.

Kind Regards,

Yvonne

Yvonne Spiller on behalf of Amanda Perry
 Management Consultant

Email reply from the Comoros Embassy in London:

Khaled Chehabi 

August 6, 2018 at 5:14 PM

Details



Re: Société Bancaire et Fiduciaire Privée (SBFP) bank License and passport copies

To: Yvonne Spiller, Cc: Amanda K. Perry, Luda Sheremet, Ram

Dear Ms Spiller,

There are a number of clear indicators that you and/or your client may have been subjects of a scam.

1. There are no "off-shore" banks or any such similar service providers in the Comoros.
2. SBFP does not appear on the Central Bank's list of accredited and licensed banks in the Comoros. (see: <http://www.banque-comores.km/index.php?page=etablissements-de-credit>)
3. Their Contacts page only offers Skype communication.
4. Their listed numbers are in the UK and South Africa. Nobody answers the UK number and it is diverted to a mobile number.
5. Their KYC is not compliant as they process everything through e-mail not the required examination of the original papers and the personal physical interviews.
6. The website which corresponds with IP address: 88.80.2.13 is registered in Stockholm, Sweden, and hosts other seemingly dubious websites. (Use whois 88.80.2.13 and then try "reverse whois")
7. Although the contact person on the website has a name similar to that of an established business lawyer in Moroni. However, his contact telephone number (620) 544-0323 is in Indonesia.

Based on the above, I cannot see any direct Comoros nexus, and suggest you contact the police in UAE where your firm and the client are based.

I hope you find the above useful, and I am sorry that I could not be of much help at this stage, but please feel free to contact me again if you need any further help.

All the best

Khaled Chehabi
 Honorary Consul (London, UK)
 Union of the Comoros

EXHIBIT N

----- Forwarded message -----

From: **CLESCA Isabelle [CFF]** <isabelle.clesca@creditfoncier.fr>

Date: Tue, Sep 11, 2018 at 2:13 PM

Subject: Fwd: Open Bank Account with Credit Foncier

To: "yvonne@vitaluae.com" <yvonne@vitaluae.com>

Madam,

We received your email below with the attached documents.

We warn you that this is a fraud.

All these documents are forgeries.

They do not come from Credit Foncier and its employees

We do not open, and never have neither any account to receive funds, since our only activity is to grant real estate loans.

These usurpers do not belong to our staff but only try to obtain from you a bank transfer.

These persons used illegally the name of our Company to get money.

And then, we invite you to consider all these documents are false.

Best regards



CRÉDIT FONCIER

Isabelle CLESCA SEP Direction Juridique

SEP 4 quai de Bercy - 94224 Charenton Cedex SEP 01 57 44 85 21

isabelle.clesca@creditfoncier.fr

creditfoncier.com

EXHIBIT O



Amanda Perry <amanda.perry@vitaluae.com>

Fwd: ACCOUNT CLOSURE - Cezanne Limited

4 messages

Yvonne Spiller <yvonne@vitaluae.com>

Sun, Aug 19, 2018 at 4:38 PM

To: dept.compliance@sbfpriivee.com

Cc: Amanda Perry <amanda.perry@vitaluae.com>, Luda Sheremet <Luda@vitaluae.com>, Abraham Ong <abraham@vitaluae.com>

Dear Compliance Team,

We now need urgent help with this matter, because ALL the banks in UAE have refused to accept the cheque provided by SBFP Bank and we urgently require our funds by bank transfer from your side. We have Noor Bank in the UAE that will only accept the bank transfer and this need to be done as a matter of urgency.

SBFP Bank have had our money since last year and situation has dragged on for too long and we need to get this resolved.

We have been trying to make contact with you for months without success, please provide me with a contact number so that we can have a conversation with regards to this urgent issue we have.

Our business in India is suffering and if we are unable to get funds transferred to the business by the 1st September it will go bankrupt. If our company does go into bankruptcy we will hold SBFP Bank fully responsible.

We urgently require the help and intervention of SBFP Bank to give us our funds by bank transfer immediately.

I look forward to hearing from you as soon as possible, so we get the funds in time.

Kind Regards,

Yvonne

**Yvonne Spiller
Management Consultant**

Vital Corporate Solutions FZ LLC
PO Box 128112

Tel +971 50 3140785
Mob +971 55 5897152
E: yvonne@vitaluae.com
Web: www.vitaluae.com



Best Business Start Up Solutions
Company - UAE &
Most Influential Woman in Wealth
Management Planning 2017
Vital Corporate Solutions

A personal solution is a Vital part of our service.

Disclaimer:

The information transmitted is intended only for the person or entity to which it is addressed and may contain confidential and/or privileged material. Any review, retransmission, dissemination or other use of, or taking of any action in reliance upon, this information by persons or entities other than the intended recipient is prohibited. If you received this in error, please contact the sender and delete the material from any computer. Vital does not accept responsibility for the accuracy or